

**In the United States Bankruptcy Court
for the Southern District of Georgia**

In the matter of:

John A. and Amanda G. King
Debtor(s)

Chapter 13 Case

Number:

13-40138

CHAPTER 13 PLAN AND MOTION

1 Debtor(s) shall pay to the trustee the sum of **\$712** / month for the applicable commitment period of:
(If applicable include the following): Plan payments
 60 months; change to **\$527** /mth on **7/25/14**

2 From the payments so received, the Trustee shall make disbursements as follows:

- a) The Trustee percentage fee as set by the United States Trustee.
- b) Attorney fees allowed pursuant to 507(a)(2) of **\$3,000** to be paid in accordance with applicable General Orders of this Court.
- c) Other Sect. 507 claims, unless provided for otherwise in the plan will be paid in full over the life of the plan as funds become available in the order specified by law.
- d) Monthly payments according to the contract on the following long-term debts. 1322(b)(5). (Payments which become due after the filing of the petition but before the month of the first payment designated here will be added to the pre-petition arrearage claim):

<u>Creditor</u>	<u>Month of First Trustee Payment</u>	<u>Initial Monthly Payment</u>

IN THE ALTERNATIVE:

- Debtor will make post-petition payments direct to creditor according to the contract on the following long-term debts:

<u>Creditor</u>	<u>Initial Monthly Payment</u>
BB&T	\$1,002.06

- e) Fully Secured Allowed Claims and Executory Contracts as set forth below:

<u>Creditor</u>	<u>Collateral</u>	<u>Estimated Claim</u>	<u>Interest Rate</u>	<u>Monthly Payment</u>
Capital One Auto Finance	04 Ford Expedition	\$8,698	5.25%	\$165
Titlemax	89 Ford Bronco	\$472	5.25%	\$9
Titlemax	00 Ford F-150	\$2,800	5.25%	\$53
			5.25%	
			5.25%	

- f) Undersecured Allowed Claims. Debtor moves to value the collateral partially securing the following claims pursuant to Section 506 and provide payment in satisfaction of those claims as set forth below:

<u>Creditor</u>	<u>Estimated claim</u>	<u>Collateral</u>	<u>Valuation</u>	<u>Interest Rate</u>	<u>Monthly Payment</u>
				5.25%	
				5.25%	
				5.25%	
				5.25%	

<u>Creditor</u>	<u>Estimated Prepetition Claim</u>
BB&T	\$3,750

h) The following allowed unsecured claims are classified to be paid at 100% (with interest at ____) (without interest).

<u>Creditor</u>	<u>Estimated Prepetition Claim</u>

i) Allowed general unsecured nonpriority claims, including the unsecured portion of any bifurcated claims provided for in paragraphs 2(f) or 6, will be paid a 1% dividend or a pro rata share of \$597, whichever is greater.

3 Debtor will make Section 1326(a)(1) pre-confirmation lease and adequate protection payments on allowed claims of the following creditors: [] Direct to the Creditor; or [x] To the Trustee.

<u>Creditor</u>	<u>Adequate Protection or Lease Payment</u>
Capital One Auto Finance	\$165
Titlemax	\$9
Titlemax	\$53

4 Debtor will pay all post-petition domestic support obligations direct to the holder of such claim identified here. Section 101(14A). Debtor requests Trustee to provide the statutory notice of Section 1302(d) to these claimants.

<u>Creditor</u>	<u>Address</u>

5 Pursuant to Section 522(f), debtor moves to avoid the liens of the following creditors, upon confirmation but subject to Section 349, with respect to the property described below:

<u>Creditor</u>	<u>Estimated claim</u>	<u>Property</u>

6 The following collateral is surrendered to the creditor to satisfy the secured claim to the extent shown:

<u>Creditor</u>	<u>Collateral</u>	<u>Estimated Claim</u>	<u>Amount of Claim Satisfied</u>
Yamaha c/o HSBC Retail Services	09 Yamaha Jet Ski	\$8,370	Full satisfaction of amount owed

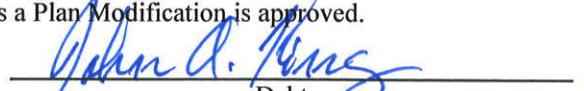
7 Holders of allowed secured claims shall retain the liens securing said claims to the full extent provided by 1322(a)(5).

8 Other Provisions: Debtor requests to pay filing fees in installments through plan as funds become available. Any fees, expenses and charges asserted under Fed.R.Bankr.P. 3002.1(c) are not to be funded through the Chapter 13 Plan. Debtor(s) will pay these post-petition expenses directly to their mortgage holder/servicer unless the Court disallowed them on a Motion filed under Fed.R.Bankr.P. 3002.1(e). Any taxes owed to any government entities that are classified secured shall be paid back at 6% interest.

9 The amount, and secured and unsecured status, of claims disclosed in this Plan are based upon Debtor's best estimate and belief. An allowed proof of claim will supercede those estimated claims. Objections to claims may be filed before or after confirmation. Debtor will increase payments in the amount necessary to fund allowed secured claims as this plan proposes, after notice from the Trustee and a hearing if necessary, unless a Plan Modification is approved.

Dated: 01/25/13

Dated: 01/25/13


John D. King
Debtor

Amanda B. King
Debtor